

APRIL 15, 1955

VOL. 29

No. 8

IMMEDIATE DENTURES ON APRIL NINETEENTH

THE FORTNIGHTLY Review

OF THE CHICAGO DENTAL SOCIETY

1955



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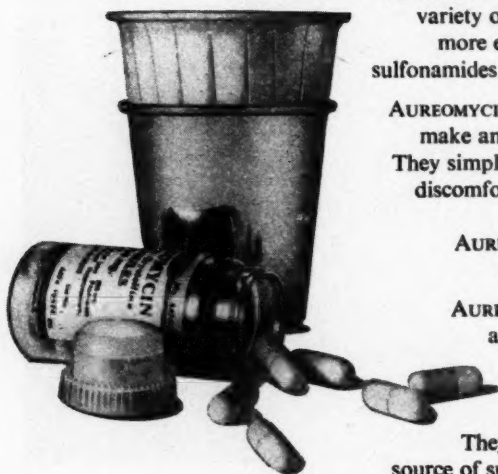
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The Fortnightly **REVIEW**

OF THE CHICAGO DENTAL SOCIETY

Number 8

April 15, 1955

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EDWARD J. SULLIVAN
KARL S. RICHARDSON

EDITOR
BUSINESS MANAGER

Contributions: Manuscripts should be typewritten, double spaced, and the original copy should be submitted. Every effort will be made to return unused manuscripts, if request is made, but no responsibility can be accepted for failure to do so. Anonymous communications will receive no consideration whatever.

Manuscripts and news items of interest to the membership of the society are solicited.

Forms close on the first and fifteenth of each month. The early submission of material will insure more consideration for publication.

Published semi-monthly by the Chicago Dental Society. Publishing, Editorial and Advertising Office: 30 North Michigan Avenue, Chicago 2, RAndolph 6-4076. Annual subscription \$2.50; single copies 15 cents; circulation 5,400 copies.

THE CALENDAR

- April 19:** CHICAGO DENTAL SOCIETY: Regular monthly meeting and election of officers will take place in the Upper Tower Ballroom of the Conrad Hilton Hotel at 8:00 p.m. Our speaker will be Dr. Merrill G. Swenson. Please turn to page 11 for details.
- April 20:** LOYOLA UNIVERSITY SCHOOL OF DENTISTRY: The 72nd annual homecoming will feature a panel on Occlusion in the morning, with table clinics and projected clinics in the afternoon. The annual banquet will be held in the Gold Room of the Congress Hotel at 7:00 p.m.
- April 21:** CHICAGO DENTAL ASSISTANTS ASSOCIATION: Monthly meeting will be held in Dining Room No. 9 on the third floor of the Palmer House. Dr. Thomas K. Barber will discuss "The Dental Assistant and the Child Patient." An added feature of the program will be the third Capping Ceremony of the Certification Course.
- April 22:** NAVAL DENTAL RESERVE: Regular meeting will take place at the Naval Armory at 8:00 p.m. The speaker for the evening will be Dr. Walter A. Buchmann; his subject, "Indirect Approach to Crown and Bridgework." Visitors are cordially invited.
- April 30:** NORTHWESTERN UNIVERSITY DENTAL SCHOOL: A one-day review course in Diagnosis in Dental Practice will be taught by Dr. Arthur Elfenbaum. Turn to page 24 for further information.
- May 2:** WEST SUBURBAN BRANCH: Round Table meeting will take place at the Oak Park Club at 12:00 noon. Dr. Joseph R. Jarabak, professor of orthodontics at Loyola University Dental School, will discuss "Interceptive Orthodontics for the General Practitioner."
- May 3:** KENWOOD-HYDE PARK BRANCH: Annual Ladies' Night will be held at the Sherry Hotel. The program will feature a famous TV singer as well as a talk on Painting by Dr. Alex Jacobson.

The Fortnightly **REVIEW** *of*

THE CHICAGO DENTAL SOCIETY

April 15, 1955

Volume 29 • Number 8

Dental Budget Plan of the Chicago Dental Society

The need for an ethical dental budget plan to serve the requirements of Chicago area dentists and their patients has become increasingly evident in recent years. In our present industrial economy, the consumer lives on a flow of cash income but most people today do not have sufficient immediate purchasing power to pay cash for automobiles, refrigerators, television sets or other goods and services involving a sizable cash outlay. One means by which people can obtain goods and services they need or want is through the use of installment credit. Installment credit is simply enforced savings wherein the monthly payments required are budgeted within the family income.

By and large, the American public has accepted the use of installment credit in almost everything they do. Therefore, placing dental care on a deferred-payment basis is consistent with the present buying habits of our patients and, in addition, makes it possible for patients requiring dental care which is beyond their immediate cash resources, to enjoy the benefits of good dental health.

Recognition of these factors brought about a comprehensive study by a special committee to determine the most equitable basis for both dentist and patient upon which such a plan could be formulated. This committee examined the

plans operating successfully in other areas and, after consulting with officials of prominent financial institutions extending consumer credit, have adopted a plan which contains the principles recommended by the American Dental Association.

The general provisions of the plan are as follows:

1. All members in good standing of the Chicago Dental Society are eligible to participate in the plan. The Society, upon request, will forward copies of the agreement to be entered into between the dentist and The First National Bank of Chicago, who have agreed to administer the plan in accordance with the provisions outlined herein. The dentist-bank agreement form is published following this article, as Exhibit "A."

Upon execution of the required agreement, in duplicate, the dentist is to submit both copies to the Chicago Dental Society, so that it may indicate the dentist's eligibility thereon and forward to the bank. The bank, in turn, will place its acceptance on the agreement and return a completely executed copy to the dentist for his files.

2. The necessary forms for use in processing transactions for patients will be provided by the bank without cost to the dentist. The bank will provide a distinctive sign for the dentist's office to

indicate the availability of the plan to patients, also without cost to the dentist. Complete instructions pertaining to the preparation of the necessary forms and the mechanics of the plan will be issued to each participating dentist. In addition, an educational program designed to acquaint the dentist and his assistant with the operating details of the plan will be offered at such times as are deemed convenient for the participating members.

3. It will not be necessary for either the dentist or the patient to visit the bank for completion of financing arrangements. The credit application and note form will be completed in the dentist's office and submitted to the bank for processing. It is contemplated that the dentist's assistant will aid the patient in properly completing the credit application and obtain the required signatures on the note after the dentist has determined that the patient desires to pay for his dental work on a monthly installment basis.

4. Credit applications may be submitted to the bank over the telephone or by mail. Upon receipt of the application, the bank will make its usual credit investigation of the applicant and inform the dentist of approval or rejection within not more than 24 hours. The bank will telephone all credit approvals or rejections to the dentist or his assistant. Where credit applications are submitted over the telephone, the dentist must mail the properly executed application and note form to the bank upon receipt of telephone approval.

5. It is desired that the following standard terms and credit requirements be adhered to; however, it is realized that there may be occasions where deviations will be acceptable to the bank due to exceptional circumstances. Prior approval must be obtained from the bank in all cases where the dentist desires the bank to waive certain of these requirements.

(a) A minimum of \$100.00 of dental work may be financed.

(b) Terms of 6, 9, 12, 15, or 18 months, may be extended to the patient

depending on his ability to make the required monthly payments. In cases involving amounts in excess of \$300.00, a term of 21 or 24 months may be extended. The maximum acceptable term is 24 months.

(c) The time charges to be included in the patient's note are to be computed in accordance with the "Monthly Payment Chart" provided by the bank. These charges are based on \$6.00 for each \$100.00 per year with a minimum charge of \$6.00 to the patient. There are no other charges of any kind assessed to the patient.

(d) The following minimum credit requirements must be met by all applicants:

(1.) Applicant must be 21 years of age.

(2.) Applicant must reside within a 50 mile radius of Chicago.

(3.) Applicant must be employed for at least one year with his present employer and be on a regular salary or wage basis. Self-employed persons are acceptable provided that they are well established in their present business.

(4.) Applicant must have a good previous credit record. This will be established by the bank through the credit investigation.

(5.) If applicant is married, both husband and wife must sign the note. The credit application must be in the name of the husband and the credit information must pertain to him inasmuch as he is presumed to be the principal wage earner in the family despite the fact that both husband and wife may be employed.

6. All notes are to be made payable to the order of the dentist and are to be endorsed by the dentist to the bank, without recourse. Immediately upon receipt of the note of an approved applicant, the bank will mail a check to the dentist for 96% of the amount due to him. The remaining 4% will be set aside in a "common pool" reserve account in the name of the Chicago Dental Society. Experience indicates that losses will be incurred in this type of financing and in

order to eliminate any liability to the Society or the dentist for these losses it is deemed necessary to provide a reserve against which such losses may be charged. Initially, the reserve is being established on a 4% basis but it is subject to an annual review of the loss experience to determine whether the reserve is excessive or inadequate in the light of this experience. In the event that the annual review indicates the 4% figure is excessive, the amount considered to be excess may be paid to the Society to cover its cost of participating in and promotion of the plan, or for its proper use as a non-profit organization.

7. The bank will make every effort to collect the full amount due on each individual note, but in those few cases where this is impossible, any losses incurred will be charged to the reserve account. The reserve factor of the plan will permit the bank to be liberal in its extension of credit which, in turn, will result in making complete dental care available to more people; however, it is neither the interest nor the desire of the Society or the bank to extend credit to persons having a poor credit history. The determination of the credit acceptability of patients must be left to the trained personnel of the bank who are thoroughly familiar with the problems involved in extending credit and can best judge the merits of each individual case. Where delinquencies or defaults arise, the bank will act in a manner designed to preserve the dignity of the dental profession and maintain the goodwill of the patient.

8. The plan does not contemplate that dentists will have any liability or credit losses incurred through a patient's failure to complete payment to the bank. However, inasmuch as the patient is not required to visit the bank, there are certain responsibilities which must be assumed by the dentist. These are to properly identify the patient and his signature and to ascertain that the patient is of legal age and is legally competent. In addition, the dentist must also assure the bank that the note is a genuine instru-

ment given solely in consideration of professional services rendered or to be rendered and that there are no defenses against payment of the note which may be asserted by the patient. There are matters to which only the dentist can attest and are essential to providing the bank with a *bona fide* obligation which is enforceable against the obligor. The dentist, therefore, must indemnify the bank against losses arising out of transactions which prove to be invalid or unenforceable in any of these respects. To cover this indemnity a repurchase obligation to the dentist has been made a part of the agreement between the dentist and the bank.

9. The Society's rules and regulations governing participation in the plan will provide for a method of adjudicating cases involving complaints of patients regarding dental services financed through the bank. The agreement requires the dentist to repurchase notes in cases of incompleting services or disputes; the permanent dental plan committee will serve as an intermediary in all such cases and the dentist shall be bound by the decision of the committee.

10. In order to permit the bank to act in accordance with accepted procedures used in installment financing, the authority to extend, renew and combine notes of patients has been included in the agreement. Many situations could arise which make it necessary to amend the patient's original note and these provisions make it possible for the bank to act with a reasonable amount of freedom to accommodate patients requesting such adjustments. In the event a patient has an unpaid balance on a note and requires additional financing for dental services, it will be necessary to combine this unpaid balance with the additional amount into a new note to preclude the patient having more than one outstanding obligation to the bank. The bank will inform the dentist or his assistant of the amount of the unpaid balance to be included in the new note, if any, at the time of telephone credit approval. Credit approval

(Continued on page 29)

(Official copies of this Agreement form will be mailed ONLY upon written application to the Society. Form for such written application appears on page 15.)

EXHIBIT "A"

_____, 195—

The First National Bank of Chicago
38 South Dearborn Street
Chicago 90, Illinois

Gentlemen:

I am a duly licensed and regularly practicing dentist in the State of Illinois, a member in good standing of the Chicago Dental Society, and eligible under the Society's rules and regulations to participate in the Society's Dental Budget Plan. It is my desire to offer to sell to you, from time to time, upon the following terms and conditions, promissory notes (hereinafter called "Notes") which I acquire from patients in payment of their bills:

1. You shall be under no obligation to purchase any Notes which I may offer to you hereunder and the terms of this Agreement shall apply only to those Notes which you shall, in your sole discretion, deem to be acceptable.

2. All Notes which you purchase from me shall, upon delivery, be indorsed by me without recourse.

3. All Notes offered for sale to you hereunder shall be on a form approved by you and shall contain a time price differential charge which shall be determined in accordance with rate charts which you shall furnish to me from time to time.

4. You shall pay me for all Notes purchased by you hereunder, an amount equal to the unpaid face amount thereof less the amount of the time price differential charge included therein and also less an amount to be determined by you, from time to time, by prior notice to me in writing, which amount shall be credited by you to the Chicago Dental Society Reserve Account, subject to your Dental Budget Plan Agreement with the Chicago Dental Society as it may be in effect from time to time. It is understood that I shall have no interest whatsoever in amounts so credited to the Chicago Dental Society Reserve Account. Until such time as you shall notify me to the contrary in writing, you shall deduct from the unpaid face amount of the Note less the time price differential charge an amount equal to four percent (4%) thereof.

5. In order to induce you to purchase such Notes as you may in your sole discretion deem advisable, I hereby warrant, represent, and agree with respect to each Note that I shall offer to you for purchase hereunder that:

- a. Each such Note is valid, genuine and binding on legally competent parties whose signatures are affixed thereto and is in all respects what it purports to be:

- b. Each such Note shall have been given in payment of professional services rendered and materials furnished by me or in consideration of my promise to render such services and furnish such materials;

- c. Such Notes are not subject to any disputes, setoffs or counterclaims.

In the event that any of the above warranties, representations or agreements should, at any time, be breached or prove to be incorrect with respect to any Note sold to you, or if the services contracted for are not completed, or if the signer of the note disputes it or asserts a setoff or counterclaim, I hereby promise and agree, notwithstanding that the indorsement of the Note by me is without recourse, to

promptly repurchase the Note or Notes involved by paying to you an amount equal to the remaining unpaid amount thereof less the amount originally deducted by you for credit to the Chicago Dental Society Reserve Account.

I understand that the Rules and Regulations for participants in the Dental Budget Plan of the Chicago Dental Society as adopted and amended from time to time by the Board of Directors of the Chicago Dental Society may provide for whole or partial relief from my obligation to repurchase a note in the event the signer of the note disputes it or asserts a setoff or counterclaim.

6. I hereby waive presentment for payment, protest, notice of protest and any other notice or demand whatsoever and agree that you shall not be required to pursue any legal remedies whatsoever against the obligors on any Notes purchased from me hereunder. You, without affecting or impairing your rights under this Agreement with respect to the debt evidenced by any Note and without affecting, impairing or releasing my obligation in connection therewith, may extend the time of payment of any Note or installment thereof, may take renewal notes payable to the Bank's own order and may combine or consolidate several Notes of the same signer(s) under the Dental Budget Plan, and in doing any of the foregoing may increase or decrease the amount of installments.

7. This Agreement shall be subject to termination by either party hereto upon thirty (30) days written notice to the other.

This Agreement is also subject to immediate termination upon receipt of notice by you from the Chicago Dental Society that I am no longer a member thereof or am, for any reason, otherwise ineligible to participate in its Dental Budget Plan. Notes purchased by you prior to the effective date of termination shall not be affected thereby.

Your acceptance in the space provided below shall constitute this an Agreement between us which shall inure to the benefit of and be binding upon our respective heirs, successors and assigns.

Yours very truly,

_____ D.D.S.

Address _____

Telephone _____

The dentist whose signature is affixed above is a member in good standing of the Chicago Dental Society and is eligible until you receive notice from us to the contrary to participate in its Dental Budget Plan.

THE CHICAGO DENTAL SOCIETY

By _____

Its _____

Accepted this _____ day of

_____, 195__

THE FIRST NATIONAL BANK OF CHICAGO

By _____

Its _____

Two Important Events

91st ANNUAL MEETING ILLINOIS STATE DENTAL SOCIETY

Pere Marquette Hotel

Peoria

May 9-10-11-12, 1955



ANNUAL GOLF OUTING CHICAGO DENTAL SOCIETY

Glendale Country Club

On Lake Street, Route 20 West of Route 53

Wednesday, June 22, 1955

Al Kuncel, Chairman

Mark Your Book Now

APRIL
MONTHLY MEETING
CHICAGO DENTAL SOCIETY

Tuesday, April 19, 1955 8:00 p.m.

Our speaker will be

MERRILL G. SWENSON, D.D.S.

of the faculty of the University of Oregon Dental School. A nationally prominent speaker on the problems that are to be encountered in the construction of immediate dentures, Dr. Swenson brings us the latest and best in the techniques of this interesting phase of dentistry.

**All the Past-Presidents of the Chicago Dental Society
will be honored at this meeting**

This is also the occasion of the
ANNUAL ELECTION OF OFFICERS

UPPER TOWER BALLROOM

CONRAD HILTON HOTEL

NEWS AND ANNOUNCEMENTS

A.D.A. NEWSLETTER AVAILABLE TO ALL MEMBERS

The *A.D.A. Newsletter* is available to the general membership of the Association by single subscription which will be mailed from Chicago for \$1.50 per year.

The above price applies to additional subscriptions beyond the regular list of A.D.A. delegates, committeemen, trustees and officers, and constituent and component society officers and editors who automatically receive the *Newsletter*. Those who are in these categories receive the *Newsletter* without charge.

Orders for the *Newsletter* should be sent to the Subscription Department, American Dental Association, 222 East Superior Street, Chicago 11, Illinois.

F.D.I. OPENS SUPPORTING MEMBERSHIP DRIVE

Members of the Chicago Dental Society interested in supporting the Federation Dentaire Internationale may do so by taking annual "supporting membership." This may be done by writing to Dr. Philip E. Adams, National Treasurer, 170 Marlborough Street, Boston 16.

Supporting membership entitles the subscription to the quarterly publication, *International Dental Journal*, are available at \$9.00 annually.

The American Dental Association is one of the thirty-four national dental societies which are supporting the important work of the Federation.

Supporting membership entitles the holder to a reduced subscription fee for annual sessions of the F.D.I. and for the quinquennial dental congresses.

The next annual session of the F.D.I. will be held in Copenhagen, Denmark, on August 14-20, 1955 while the next International Dental Congress will be held in Rome on September 7-14, 1957.

WEST SUBURBAN ROUND TABLE

The next Round Table meeting of the West Suburban Branch will take place on Monday, May 2nd, at 12:00 noon at the Oak Park Club, North Oak Park Avenue and Ontario St., Oak Park. The speaker will be Dr. Joseph R. Jarabak, professor of orthodontics at Loyola University Dental School; his subject, "Interceptive Orthodontics for the General Practitioner."

NAVAL RESERVE MEETING

The next regular meeting of the Volunteer Dental Companies, United States Naval Reserve, will be held on Friday evening, April 22nd, at the Naval Armory, Randolph Street at the Lake. Meeting will be called at 8:00 p.m. sharp.

Our speaker for the evening will be Dr. Walter A. Buchmann; his subject, "Indirect Approach to Crown and Bridgework." A good meeting is assured and visitors are cordially invited.—Dr. A. B. Nordlie, Program Officer.

JOE LEBOW'S DENTAL RECORDS ESTABLISH IDENTIFICATION

Dr. Joseph Lebow became a firmer believer than ever recently when photostatic copies of one of his case records enabled a Michigan dentist working with law enforcement agencies in a city on the eastern shore of Lake Michigan to identify a body washed ashore in that area. Relatives of a woman who had disappeared some months before and feared drowned in the lake had alerted eastern shore police. Upon discovery of the body the relatives were requested to attempt

(Continued on page 24)

ABSTRACTS

EXTRACTION OF FIRST PERMANENT MOLARS

The reports on record cannot definitely confirm or reject the opinion widely accepted by school dentists that systematic extraction of 6-year molars has a distinct prophylactic effect on dental caries. An investigation was carried out with two identical groups of children, observed for nine years. In the x-group, the 6-year molars were extracted throughout, while in the k-group no teeth were extracted. The eruption of the teeth and the frequency of caries were practically the same in both groups. The average number of carious teeth for all ages was slightly higher in the k-group. Analysis of the number of carious surfaces showed a reduction—the number of proximal lesions in the teeth of the sides of the jaws and the frontal teeth of the upper jaw was smaller for the x-group than for the k-group. A diagram showing the curves for the development of caries on the surfaces shows a distinct selective reduction in caries, which is most probably due to the extractions. It appears that the reduction is due to the migration of the teeth and consequent better possibility for certain surfaces to keep themselves clean. It is stressed that, in view of the extent of caries, the advantages offered by the systematic extraction should be realized. In this connection an account is given of a statistical analysis on the basis of a group of school children of uniform age. It was found, among other things, that during the first six years' treatment at the school clinic, 42 per cent of the fillings were made in the 6-year molars. —*THE EFFECT OF SYSTEMATIC EXTRACTION OF FIRST PERMANENT MOLARS ON CARIES FREQUENCY*, by Volmer Lind, Tandlakare. Odontologisk Revy, 1954. O.C.L.

CARIES PRODUCTION FROM WHITE BREAD AND POTATOES

It has been shown that dental caries can be produced in the albino rat when nothing but a refined carbohydrate, white bread, or a natural carbohydrate, the potato, come into contact with the teeth. During the time of this experiment, these rats were fed certain food materials by stomach tube. One of each pair was fed white bread only by mouth, while its litter mate was fed boiled potatoes. This procedure assured that only one food material came into contact with the teeth throughout the life of the animal. There were considerably more lesions and a much higher caries score brought about by the natural carbohydrate, potato, than by the refined carbohydrate, white bread, coming into contact with the teeth. A large number of carious lesions were produced by feeding orally either the refined or natural carbohydrate. —*CARIES PRODUCED BY FEEDING WHITE BREAD AND POTATOES*, by John Haldi, Ph.D., and Winfrey Wynn, M.A. *The New York State Dental Journal*, December, 1954. O.C.L.

FLUORIDATION OF MILK

The Department of Health of the state of New York has this to say regarding the possibility of adding fluorides to milk. A negative decision has been reached after careful consideration by the Department, and by the U. S. Public Health Service and other groups, for the following reasons: The actual effectiveness of fluorides in milk is not known, whereas its effectiveness in water is established. There is greater individual variation in the amounts of milk consumed

(Continued on page 32)

CDS AIR DREAM CRUISES TO HAWAII

An outstanding post ADA convention cruise has been planned for your pleasure by the CDS Air Dream Cruise Committee. A United Air Lines DC-6 Mainliner will whisk you over the blue waters of the Pacific to the enchanted isles for 10 or 15 unforgettable days where Waikiki's newest and most elaborate hotel, The Reef, will be your Hawaiian headquarters. The cruise programs have been arranged to permit participation in the Pan-Pacific Convention sponsored by the Honolulu Dental Society on October 24th and 25th.

Sightseeing programs including all the "musts" of Hawaii have been arranged and feature reservations at Kona Inn, Naniloa Hotel, and Coco Palm Lodge—the outstanding hotels of the islands. During free days and evenings, you will be able to participate in the festivities of Hawaii's renowned "Aloha Week." Because of limited hotel space, immediate reservations are imperative.

For those desiring extensions, deviations, or other hotels, rates and itineraries will be quoted upon request. **ABOVE ALL, HELP US HELP YOU BY PLACING YOUR RESERVATION EARLY!**

Cost of 10-day Cruise: \$479.84 (Plus \$38.21 tax. Please note that this rate includes recent tariff revisions.)

Cost of 15-day Cruise: \$519.84 (Plus \$38.21 tax. Note that this rate, too, includes recent tariff revisions.)

Reservations and Detailed Brochure

For reservations and/or a detailed brochure merely complete the form below and return at your earliest convenience. Immediate reservations are imperative! No deposit required and tentative reservations are invited in order that space be reserved for your party.

MAIL TO:

CDS DREAM CRUISE COMMITTEE

6636 Cermak Road, Berwyn, Illinois

Gentlemen: I am interested in the CDS AIR DREAM CRUISE TO HAWAII.

.....Please send brochure containing detailed itineraries and rates.

.....Please enter reservations forpeople on the.....day Cruise.

My name is.....Phone.....

Address

Others in my party.....

(Tear out and mail to the Society.)

(date)

Chicago Dental Society
30 North Michigan Avenue
Chicago 2, Illinois

Gentlemen:

The recent announcement in the *Fortnightly Review* issue of April 1, 1955, with respect to a Dental Budget Plan being made available to members of the Chicago Dental Society, is of interest to me.

As a member in good standing of the Chicago Dental Society, I desire to take advantage of the Plan being offered and herewith request that the Agreement to be entered into between The First National Bank of Chicago and myself, together with information covering the details of the Plan, be forwarded to me.

It is my understanding that upon execution of the required Agreement I will return said Agreement to you for your acceptance and delivery to the Bank.

Yours very truly,

(Please print or type name and address below your signature)

Chicago Dental Assistants Association

EXTENSION STUDY COURSE REGISTRATION

Date.....

Name of Applicant.....

Home Address.....Telephone.....

Name of Employer.....Telephone.....

Address of Employer.....

Are you a member of the Chicago Dental Assistants Association? Yes...No...

If a member, state approximately month and year you joined.....
month year

State number of years you have been employed in an ethical dental office.....
years

I hereby make application to be registered for the Extension Study Course
to be given by the Chicago Dental Assistants Association beginning on

My fee for registration accompanies this application.

Signed.....
Assistant

Registration Fee \$10.00

SEND APPLICATIONS TO GLADYS TRIPHAHN, 25 EAST WASHINGTON STREET—ROOM 1707.

(Do not write in this space)

Application received.....

Check.....

Money Order.....

Meets membership requirements

Yes.....No.....

Meets employment requirements

Yes.....No.....

Meets attendance requirements

Yes.....No.....

NEWS OF THE BRANCHES

ENGLEWOOD

Just the beginning of spring, but it seems as far as Englewood is concerned the vacation season is in full swing. . . . Among the travelers who have just returned are Ray Anderson who spent a pleasant three weeks in Florida. . . . O. E. Johnson, sporting a new Mercury, drove down to Florida and also was away for three weeks. Ora and Mrs. Medsker visited their daughter in Norfolk, Virginia and on the way back stopped over in Pennsylvania for a few days. . . . Those vacationing at the present time include Ben Jostes who flew down to Florida with Mrs. Jostes and daughter. Received a letter from Ben the other day and he reports that the fish are really biting. On one of their fishing trips Jostes and party caught 90 kingfish weighing 750 lbs. . . . Al Tanis is also down Florida-way, but I hear he is slightly hampered by underestimating the power of that old Florida sunshine. . . . Another man in Florida is Milford Sorley, who is taking things easy running around in Bermuda shorts and just leading the life of a country squire. . . . Waska, our Pied Typer of literary wit, will leave about the middle of April for Tulsa where he will visit Ross Waltzer, and also give a clinic on photography before the Oklahoma State Dental Society. . . . A real super-doooper trip is planned by Rudder, Kazen and wives who will leave about April 23rd for Jackson, Mississippi where they will pick up a former classmate, then go on to Port Bayou La Batre. From the port Rudder and Kazen then will sail to the Chandeleur Islands where they will charter a fishing yacht and spend a week fishing. . . . So much for the vacationers. . . . A few notes on traveling closer to home. . . . Dick Parro will be opening his office at 116th and Western about the middle of this month. Dick has a nice layout in a new office building. . . . Dan

Duffy will help hold over the fort for Don Kellogg while Don is away in service. Don Wheeler is moving his office to another building a few doors away from his old location. . . . Ted Vermeulen, our hard-working secretary, has another project on his hands now. Ted's new dental building at 106th and Western is on its way up. . . . Ted, by the way, did a grand job in organizing a periodontia course for Englewood Study Club members. This course consisted of eight Wednesday afternoon sessions under Orban, Kollar, and Sicher, was given at Loyola Dental School, and was attended by 21 members from our branch. . . . Hear that Bob Scher is the proud owner of a sparkling new Buick. . . . Getting to our gals now. . . . Our dental assistants are really a growing organization. At their March meeting at Neilsen's there were 23 girls present, 20 of whom also came for dinner. John Boles was their speaker and gave an interesting talk on Oral Surgery. . . . A final note, one not so pleasant, is that John Lace is in Presbyterian Hospital and may have to undergo surgery. Best wishes to you, John, from all of us, and hurry back.—A. P. Jason, *Assistant Branch Correspondent.*

NORTHWEST SIDE

And so, gentle reader, by the time that this piece of undying prose reaches you, another branch election will have come and gone; another group of officers will have assumed the dignity of office, and once again the business of our branch will roll along. How it will roll along will be a matter of how interested you, you and you were in the choice of the officers. If you did show interest, then the branch will prosper, and we will get along well. But if the percentage of men who showed an interest in the branch welfare was as usual, then we

will hope that everything will be all right. What this correspondent is trying to say in the last few columns of his tenure in office is: Our general membership is too quick to say "They" rather than "We." It will be when the term "We" becomes of common usage that the Dental Society in all forms will be better and better. However, we have been fortunate in our choice of men to conduct the business of the current year. . . . To install the new officers, our annual Ladies' Nite which will take place at Tam O'Shanter Country Club, will also act as the scene of the installation. Date—May 18, 1955. Dinner, and dancing following the installation. Price—That is something at which Stan Brzezinski has not fully arrived. Should be somewhere in the neighborhood of last year's cost. So mark it now—May 18, and if you can manage, sit down right now and call Stan at NAtional 2-4950. He surely will appreciate your consideration.

The Loyola Alumni are still plugging the annual alumni meeting on April 20. See Gerson M. Gould at his best in handling the projected clinics. A good place to be on Wednesday, April 20. Good old C.C.D.S. at Loyola, 1747 W. Harrison St. See you there. . . . It will be Major W. J. Kwicinski after the first of April '55. The regular lunchers of the Lawrence-Milwaukee corner had a going-away party for him. . . . Ran into Gerson Gould at the new car-buying place. Looking at Chryslers. But Joe Ulis, Joe Zielinski and Cas Rogalski, they all are Buick owners. Haven't seen the one that Joe Zielinski is driving, but I understand that two-tone has nothing on it. . . . Nice note from Don McNamara in Galena. Says that his freezer always has chicken dinner for passing Northwesters. . . . Max Bramer is back from a 4-day course at the University of Pennsylvania. With his interest in dentistry for handicapped

(Continued on page 24)

Regular Meeting of the Chicago Dental Society

Conrad Hilton Hotel

March 15, 1955

The meeting was called to order at 8:23 p.m. by Samuel R. Kleiman, President of the Society.

A motion was carried dispensing with the reading of the minutes of the January regular meeting and they were approved as published in the *FORTNIGHTLY REVIEW* of March 1, 1955.

A motion was carried to dispense with the regular order of business. Dr. Kleiman called to the speaker's platform the chairmen of all of the Midwinter Meeting committees. He pointed out the function of each committee and described the role each committee had played in the overall presentation of the 90th meeting. He graciously thanked each man who by his efforts had made the eminently successful meeting possible and Mrs. Sidney

Berg, able chairman of the Ladies' Entertainment Committee. He also presented and thanked Dr. P. W. Wlodkowski, General Chairman of the meeting, and Dr. Walter E. Dundon, Program Chairman.

Dr. Kleiman then introduced the speaker of the evening, Dr. John L. Woehler of Sierra Madre, California, who lectured on new concepts in the conduct of a dental practice. Many of Dr. Woehler's tenets struck a variant note to the local *modus operandi* and a capacity audience found them thought-provoking and interesting.

The meeting adjourned at 10:45 p.m.

Respectfully submitted,
L. W. M. Hughes, *Secretary*

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Kindly address all communications concerning business of the Society to the Central Office

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Sol A. Shiret	1955
Edmund B. Kirby	1956
Eugene M. Stearns	1957

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The following applications have been received by the Ethics Committee: Any member having information relative to any of the applicants, which would affect their membership, should communicate in writing with Sol A. Shiret, 25 E. Washington St. Anonymous communications or telephone calls will receive no consideration.

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(Continued on page 32)

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For Sale: A live practice in old established office on busy corner of Northwest Side. If interested, come and use one of my 3 chairs and find out. Call HUmboldt 6-5815.

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For Sale: ROCKFORD, ILL. Two dental operating rooms; x-ray; dark room; laboratory; reception room furnished; business office. Leading downtown building. Occupancy June 1. Write Dr. R. D. Stitzel, 909 Talcott, for details.

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NEWS AND ANNOUNCEMENTS

(Continued from page 12)

identification but were unable to do so until Dr. Lebow's case history was photostated and furnished to a dentist who had no difficulty in establishing identity. The moral of this is: Make good case histories and keep them on file.

N.U.D.S. ANNOUNCES ONE-DAY REVIEW COURSE

A class is being organized for Saturday, April 30, from 8:00 a.m. to 1:00 p.m., to be held at Northwestern University Dental School for a review course in Diagnosis in Dental Practice, including a presentation of differential diagnosis and the clinical and roentgenographic evidence of systemic diseases, illustrated with numerous slides of clinical cases, with emphasis on practical office procedure.

The course will be taught by Dr. Arthur Elfenbaum, Professor of Diagnosis, Northwestern University Dental School. Dr. Elfenbaum is a former Associate Professor and Chief Examiner in the College of Dentistry and Chief of Staff in the Dental Clinic of the Research and Educational Hospitals, University of Illinois.

The fee for the above course will be nominal. For information and reservation, please call: Dr. Herbert Goldt, RAndolph 6-0889. Attendance will be limited to the first 100 applicants.

NEWS OF THE BRANCHES

(Continued from page 18)

children, he has been elected to membership in the "Academy for Oral Rehabilitation of Handicapped Children," an organization composed of both D.D.S. and M.D.'s. . . . Mrs. Bramer was along just for the ride, but managed to get in a couple of days shopping in New York. The next time that Max packs the trunk of the car, he will check up with Mama before he locks it. Ask him for details. . . . Little Carol Rogalski made National Honor Society at her school. Congrats. . . . And so another year ends. It has been fun. The lack of trivia is always a challenge. The inability to write bad poetry has become a handicap. And who wants to feud with anybody? All the columnists are nice boys. It is just the things they do that get tough. . . . Don't forget Ladies' Nite, May 18.—*Ben Davidson, Branch Correspondent.*

WEST SUBURBAN

The clinic night of the branch was a huge success, and all who attended it felt that the good fellowship and knowledge gained there at the meeting made it the best that the men of the area have ever gone to see. . . . High speed seems to be the thing; the Study Club will have a talk on the subject at the Stone Cottage April 28th. At that time John Anderson and Herb Gustavson will discuss the in-

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strumentation by slides and example. At the end of the lecture the two men will give a table clinic using natural teeth to aid in getting the methods and problems over to each man present. . . . The men of the Study Club want to thank Jim Ridlen for the fine talks that he has gotten for us in the past and commend Stan Tylman for this high speed talk and others that I am sure he already has lined up for us. The men of the area also appreciate the work of Olaf Opdahl for all he has done to make the main meetings a huge success. The men of the Round Table asked me to publicly thank Bill Sisson for the wonderful job that he has done for them. . . . Now to the men with the wanderlust. Al Berley has taken his tribe of three children and wife to Florida to soak up a little of that fine sunshine. Joe Hudlik is also down there enjoying life and may bump into another man of the area who is there, Jack Smeeton. Jack was in such a rush to get down there that he couldn't tear himself away from those mouths that needed to be finished to get to the Study Club. Tut Tut! W. Fellman has just gotten back from the land of vacationing dentists and is no doubt back at the ones that have fallen apart since he left. Earl Emery has joined Rolland Mathews down in Nassau to take it easy, and that is the place to do it I am sure. A number of the men of the area are already making plans to go to the convention in San Francisco and Hawaii. Among these are B. Placek, W. Vopata, and W. Walters.

No doubt they will meet many other men from the area there and have a really fine time. . . . I am told that Bob McDonald has settled down from howling to just roaring since he has become a full-fledged Lions Club member. He has joined a fine bunch of fellows in this group. . . . Be sure and turn out for that talk on high speed dentistry April 28th. —Bob Randolph, Branch Correspondent.

NORTH SUBURBAN

This character from Englewood who's always gazin' out windows and dreamin' he sees momma robin stuffin' baby robins wit worms—he should look out the window, not down the end of his red-breasted seegar—they mommas was stuffin them kids back into the nest—'taint spring yet, BUSTER. Might mention, too, that we admit falling off that chair, but not from exhaustion, and climbin' those "Hills & Hills," you shoodoughtagetawiff of that stogie. . . . 'Pears to me 'tis the only thing that keeps the wily wordy wastrel, the winsom weep, woeful Waska on his OWN two feet—yeah, he seems to have all the usual anatomical parts, but can't figure how he manages to use them—scuse us gang—sorta got onto a literary bunion. . . . We mentioned that Bob Jans went to Acapulco for, well he went—we've heard he's back, and we've noticed his car has been taken out of storage, but WHERE'S BOB—got a card from him

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which noticeably mentioned tequila and, "boy, are we burned," take your word for it, Bob, never tasted the stuff—and Bob, who's "Buzzie?" . . . We heard of a couple of other vacations—enforced. Gordon Chinnock and Sayre Hexton may be addressed care of Uncle Sam as of April 6. . . . Say, someone please furnish Jim Lynch with a place to nap during the day—looks turrible tired and sleepy these days. . . . We've had a heck of a time getting something on Bob Whitfield, and no wonder. Bob dashes out of the office, jumps into his miner's lamp, grabs his hammer and his wife, and makes like an expert in paleontology and paleobotany—WHICH he IS. Bob spent forty minutes convincing the Evanston Association of Dentists that we owe our past, present and future to a bunch of old fossils, not only that, he made it interesting. Bob and the wife are hitting the road for the Potomac to find more fossils. Bob manages field trips all over the world for the Museum of Natural History in Chicago. . . . Speaking of hobbies, take a stroll down the second floor of the Carlson Bldg. some noon and drop in to see Hilary Marcin. You will note some mighty convincing art on the walls of his reception room—all by H. Marcin. . . . Paul Dinga seems to be following everyone else's trend, expanding into the offices of the late George Schnath at 708 Church Street, Evanston. But O. B. Kibler plans to stay completely put. "Obie" remodeled a short time ago, and must think everything is just about right—signed his 5-year lease this week. . . . Grant MacLean is putting the wings back on that powder blue Century convertible, and has taken off for Biloxi for a couple of weeks. . . . We hear Bob DeWolf will be in the same neighborhood at about the same time. . . . "Boomer" Bommer-schein will see So. Carolina, and will return via Washington, D. C., a few details he wants to check with the brass hats, and like Davy Crockett maybe he can put a new patch on the Liberty Bell. . . . Quite an entourage from North Suburban helped pay tribute to Elmer

Ebert, last year's C.D.S. prexy. At the testimonial dinner were Orville Larsen, Bob Jans, Eugene Stearns, Jim Lynch, O. E. Scott, Jim Keith, O. B. Kibler, Herman Kelder, Corvin Stine, Harry Chronquist, Eddie Baumann, Charlie Baker, Harland New, and doubtless one or two others. We add our own "Well done, Elmer." . . . Here are three guys to watch in the next golf season: George Carey, Roy Oakdale, and Herman Kelder all took off for Pampano, Fla., for a little spring training, they calls it, against the prospects of the coming golf outings. Rolley Bateman can't keep his shirt buttons on more than a few minutes at a time since the birth of Noel Ann (6 lbs. 9). Rolley and wife already had two boys, and this time put in an advance order for a girl—AND got her. . . . While remodeling his office, George Krueger made mighty good use of his time—TWIN girls. . . . The Lake County Dental Society has set up a Clinic Day for May 2, 1955, at Hank's Restaurant. Commercial firms will be represented without charge, and the day's clinical activity will be taken over by the armed forces. The Army will present three clinics, the Navy, six. All interested are invited to attend. Advance reservations are requested (Dr. Carl Zeit, 1912 Grand Ave., Waukegan. Majestic 3-2700). The Lake County Golf Outing has also been set for June 8 at Thorngate. . . . The Northwest Highway Group were quite impressed with the demonstration put on by Bob Fine. Forty-eight were present for dinner—mighty good attendance for such a bad night. . . . A little bird dropped a note on our desk to the effect that the "four" prominent men in Waukegan have brand new jalopies—Carl Zeit, Packard; Irwin Slavin, Cadillac; George Krueger, Chrysler; and Leo Janks, a Plymouth Belvedere—well now. . . . Have you noticed the signs of spring the last couple of days (Apr. 14-15)? Cars driven the wrong way on a one-way street, or putting along at five miles per toward you on your side of the road, ladies in dinky pink hats—HATS? (they must be at 35 bucks)—Pink is the color

this year, fellas, and we'd bet your wife just hasn't anything pink—beware. Remember the guy in front of the Carlson Building making like a seven iron while waiting for the wife to drive up, or the chap who climbed on the bus for home at lunch time, and had to walk back five blocks when he finally came to, and the shy young thing who stopped traffic while she stood in the middle of the street just staring at the nice weather, 'n the birds, 'n—hope these signs are all true. . . . Bill Meek called the other day and mentioned that Morris Virnig recently adopted a son . . . that Cyrus Hill will put his new fishing tackle to use down in Arkansas. . . . That Dan Kennedy doesn't believe these rumors about spring and is heading for two weeks in Florida. Bill also mentioned that the Northwest Hiway Golf outing is scheduled for June 29 at the Biltmore Country Club in Barrington. . . . We seem to have heard that Jim Fonda made his annual trek to Florida . . . and learned that Art Leaf has been out of action for about ten days with a bad cold—easy does it, Art.—*F. S. Verink, Branch Correspondent.*

KENWOOD-HYDE PARK

How does it feel to have someone say to your patient that the work that has been done has to be replaced? Can you say that you haven't done that to some other dentist? Where is our Positive Thinking? Why are we knocking each other? . . . The FACD is having a meeting at which Drs. Kurth and Thompson are taking the side of the human jaw while Drs. Pearson and Eberle are on the side of the articulator. . . . Bob Kreiner had a pain in the neck—some way to

talk about patients. Oh! it *was* in the neck, well, I guess that we will have to accept that, but what I want to know is what gave it to him? . . . Gee, I hate to make this announcement, but it seems there is no way out. Graham Davies, (time out while I blow my nose) has gone and done it. I'm sorry, girls, but there is no telling what that guy will do. There is no longer a Chrysler or Cadillac in front of the house. It is a very sad note when we have to tell the girls that it is all over, there will be no more rides in those nice big cars. I don't know if this new one has all the gadgets of the big ones, but this I do know, and that is he has—(brace yourselves) a new Ford. . . . Have you ever taken the time to think about why we are not closer to 100% membership in our Society? Why are men that should be members not joining? One thing that members get is some of the news about their friends (?). Did you read the last issue of the *Illinois Journal*? DO. . . . The dinner on March 25 for our good branch member Elmer Ebert, was one that I am sure he will remember for a good number of years to come. There were over 140 present in the Crystal room of the Palmer House for before-dinner drinks and dinner. There were many telegrams from men that could not make it, including his son Donn who was at school preparing for exams the next day. We all heard a very good run-down on the life of Elmer and there were a lot of those present that didn't know that he had such a shady past. From the report that Mr. McCloy of the South Chicago YMCA made, we thought that we had an athlete in the group, but we found out that that career came to a very sharp end. Elmer was the "hot-shot" until he caught a volleyball on the end of his fingers and had to go

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around with his fingers splinted. We have all wondered about the guy that was always willing to take a drink (if it were ginger ale) and now we know the reason. It seems that Elmer did extra work while in school soda-jerking; of course, you know the type of sodas that they had at that time. It seems that Elmer was known for his flashiness and that he always was out when the rain made the streets very muddy, so that he could carry the gals over the mud, m-m-m some racket and what a mind to think up such a good deal. Also Elmer was reported, by the alderman, as being the first man to wear a straw hat each season. Then a sudden change came over him, he got married and, so the story goes, he hasn't worn one since. . . . Before we leave the party, there was one thing that I think was very nice. A toast was given to Elmer and I have always thought that it was necessary to drink a toast with wine. Since we know that Elmer doesn't drink that stuff, the toast was made with water. Have you ever stopped to think that when you make

a toast with wine you make it knowing that you like the wine? Wine has a nice flavor, but water seems to be a little bit flat so you drink the toast for the man alone. Elmer is the kind of guy that will help you and then run away before you can thank him, and I was very happy that I could attend that dinner to pay honor (and that is darn small compared to what he should get) to him. . . . When you get this copy our election will be over and the remaining meeting will be that of Ladies' Night and the installation of the new officers. We hope that you have enjoyed the programs of the past year and that you will continue to enjoy them in the future. We believe that you will get a lot out of the future program as it has been set up. . . . I am getting to a point where there isn't much more to say. . . . For once I have seen Elmer when he couldn't find words to express himself, and there was no one present that could have said very much under those conditions. I liked the *Creed* that Elmer read and I think that he should

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pass a few copies around. Elmer, may we wish you continued good luck and good health and may your years to come be filled with happiness. . . . Just had a report on the program for Ladies' Night from Mark Reardon and this is it: We are having a famous TV singer, she has sung in both New York City and here in Chicago, attended the Northwestern School of Music. You know that the gals have to be pretty so come on out and see Miss Dorothy Leibling (if you can get G.D. out of the way long enough). Also Dr. Alex Jacobson is going to lecture on painting as well as show some of his paintings. We are going to have lots of music as Dr. Jacobson is going to show how music blends with color. He has done a bit of painting that has been shown in various cities along with the famous artists, in fact it wasn't too long ago that he won CASH honors for some of them. So don't forget to come out May 3 and bring your best girl to Ladies' Night and be royally entertained.—*Warren H. Lutton, Branch Correspondent.*

DENTAL BUDGET PLAN

(Continued from page 7)

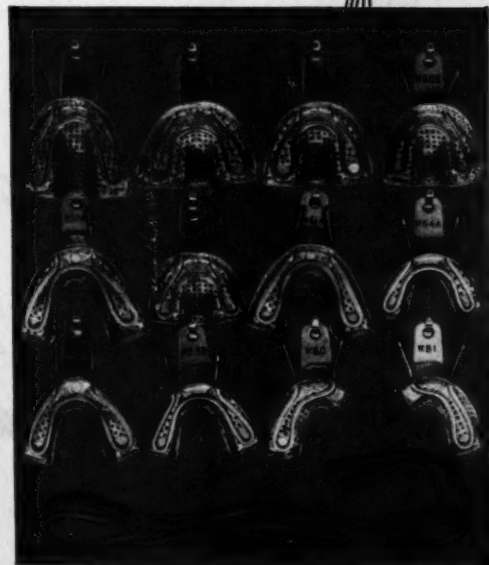
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(Continued from page 13)

by children than in the consumption of water. Fluoridated milk might possibly be harmful in areas where the water supply is fluoridated or naturally contains sufficient fluorides. Serious practical difficulties and hazards would be presented in controlling the rate of application and in testing the amount of fluorides added to relatively small volumes of milk by a large number of individual milk plants, and the responsibility for control would necessitate the introduction of a complicated system of supervision. A lack of uniform distribution is likely to result when only a portion of the milk supply would be fluoridated in a given area. This would reduce the benefits to be obtained by the population in that area. For these reasons, water fluoridation remains a much preferable procedure.—*The New York Journal of Dentistry*, January, 1955. O.C.L.

(Continued from page 19)

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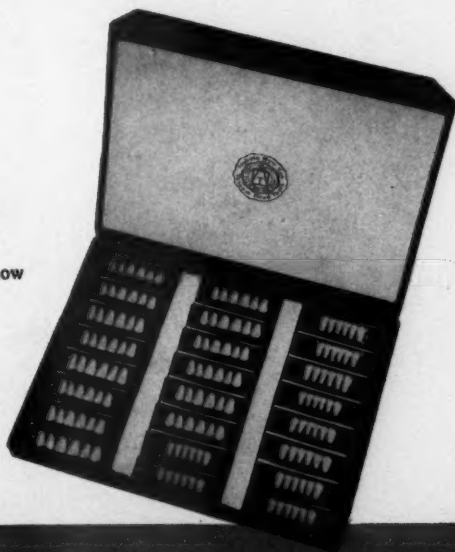
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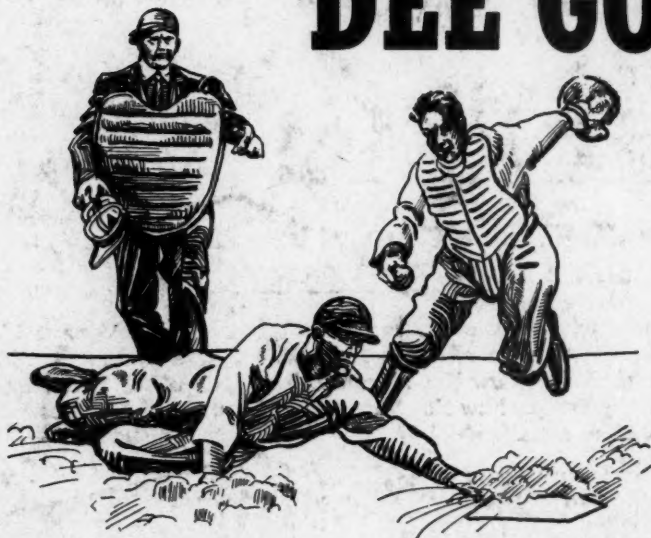
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